

the Greyhound

Sept. 19, 1988

Established 1927

Loyola College, Baltimore, Md. 21210

Inside the Greyhound

Freshmen Live in Roland Ridge

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Cheerleaders Win National Bid -- p. 8

Charles Street Walkway to Stretch as far as Wynnwood

by Tom Ellicott

The west portion of the new cross campus pedestrian walkway currently under construction should be completed by late fall, according to George Causey, Physical Plant Director. Total completion of the project, including landscaping, is expected in next spring.

The east end of the walk will begin at the edge of the present walkway in front of the Student College Center, then proceed westward to form a "mini-plaza" and planter boxes and planters at the base of Maryland Hall bridge.

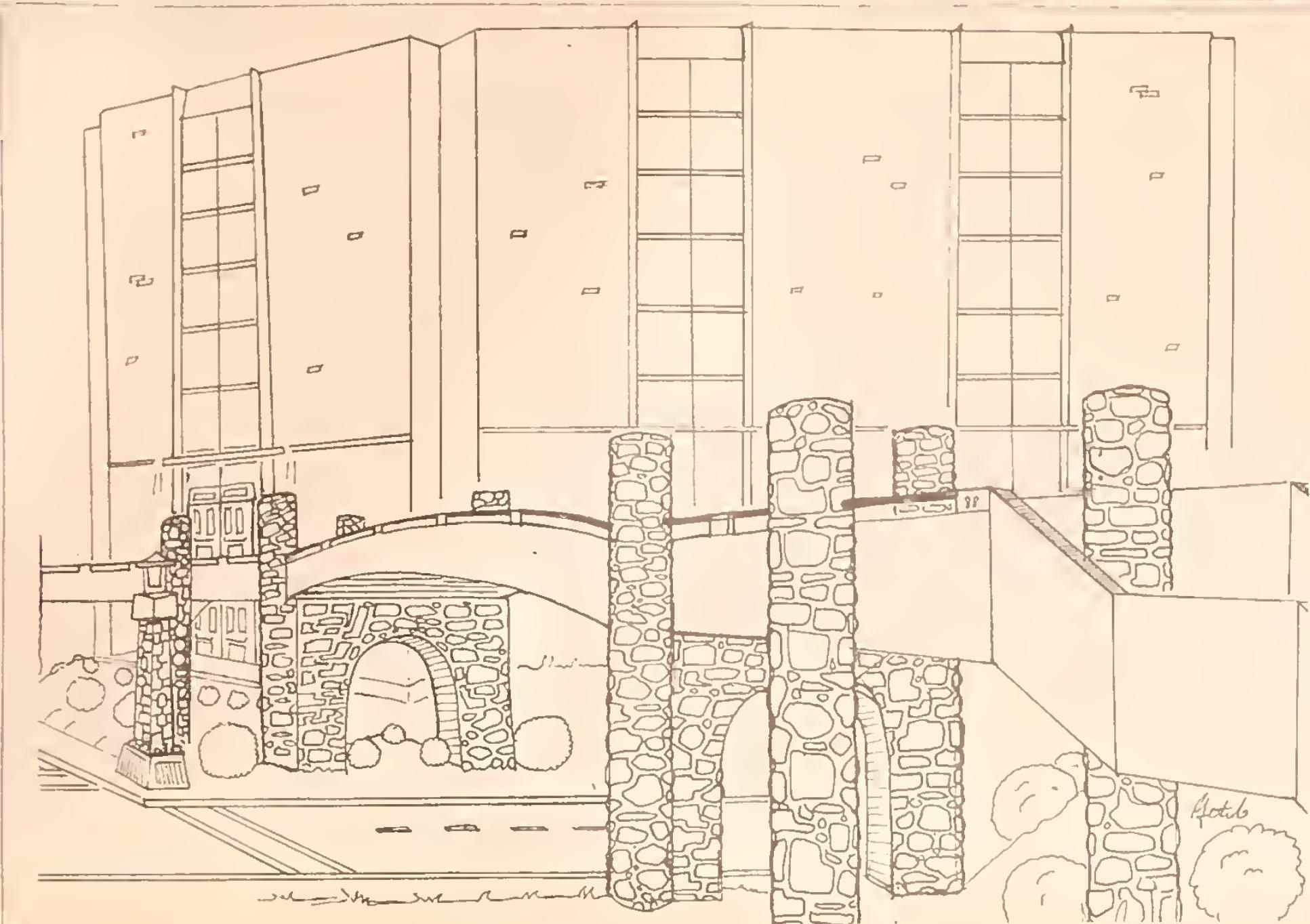
The finished walkway will then curve north to Cullen Hall where it will begin to rise, eventually meeting an entrance into the first floor (second story) of Knott Hall. The walkway will then proceed to cross Charles Street, with a 24 foot clearance.

"We will be using the pedestrian walkway, including the overpass, after the holidays," Causey said.

The college is in the process of continuing a design for the west portion of the walk, which will extend from the Charles Hall parking lot to the rear lobby of Wynnwood Apartments.

The cost of the bridge and the walkway, including construction, engineering, and architecture, has been budgeted at \$1.4 million, Causey said. The Maryland Higher Education Facilities Authority was used as the source of the funds.

Due to the recent expansion of the walkway, Loyola's executive and administrative have been trying for several years to clear this project with the surrounding communities and the city in order to meet the demands of the increased pedestrian traffic crossing Charles Street.



Art by Rodriguez & P.J. O'Donnell

"The safety of the pedestrians crossing Charles Street was a big concern of the school and the city, and was the major reason behind the construction of the bridge," Causey said.

During bridge construction, the present system of pedestrian crossing across Charles Street will be modified, Causey said. At the moment the school is planning to open up a portion of the iron fence that borders Charleston Hall to allow people to cross the street. Once the bridge is completed it will not be possible to cross on the street, because the overpass will block the present opening to Charleston Hall.

"The safety of the pedestrians crossing Charles Street was a big concern of the school and the city, and was the major reason behind the construction of the bridge."

—George Causey

The Fall Semester Brings Changes to Campus in Offices and in Personnel

IBM-VAX Labs Move to Knott Hall

by Jill Jasuta
News Staff Reporter

This year, the relocation of Accounting, labs, and offices caused some confusion among faculty and students.

Not only have various departments and services moved into the new Donnelly Science Center addition (located in Knott Hall), but much relocation has been taking place in Maryland Hall as well.

Students no longer have to run all over campus for various computer needs. Now its "one-stop shopping," according to director of Academic Computer Services, Bradley Rivas.

The IBM PC lab, formerly on the east floor of Maryland Hall, has now moved to Room 251 and 263 of Knott Hall.

An Apple IIe center is now in Room 254, where students can ask clarifying questions, and get help with the laser printer.

The VAX lab has moved from Room 259 in Donnelly Science Center down the hall to Room 352 in Knott Hall.

Also — the second floor is now a room with a main main printer and laser printer.

Academic Computer Services (ACCS) is the same floor in Knott Hall. Room 260 now houses the office of Dean of Students.

ACCS is in the process of moving up a floor to Room 351 of Knott Hall, according to Rivas. This lab contains 12 Macintosh computers and 12 Zenith computers.

Another part of the computing network, the graphics lab, which contains four graphics terminals, is located

New Faculty Members Join Departments

by Sara Leeds
News Staff Reporter

Loyola has recently welcomed to its 1988 staff 23 new faculty members who will join 13 of the departments within the college. There are 12 women and one Jesuit, The Province of Loyola College, Dr. Thomas Scheye, and that the school was making a push to hire more females.

"Some of the positions are replacements," said Scheye. But other positions have been newly created, said Scheye. "A number of the new positions are part of a plan to increase the percentage of fulltime coverage in the College of Arts and Sciences," said Scheye.

There will be eight new faculty in the Joseph A. Sellinger School of Business. Fifteen of the new faculty will be teaching in the College of Arts and Sciences. Five of these fifteen will be joining the foreign languages department, Scheye said, and that this was due to the new requirement of two years of foreign language, as opposed to the old requirement of only one year.

There will also be three new faculty in the Theology department and two in the Writing and Media department. One of the new faculty in the foreign languages department, Arthur Crockett, is a past graduate of Loyola College.

Dr. Diane Dendekker is one of two new women faculty teaching in the Biology department. Dr. Dendekker previously worked at the National Zoo in Washington, D.C. doing research. She earned her Ph.D. at the University of Pennsylvania where she also taught potential medical students. Dendekker said that at larger schools there is a great emphasis on research and almost no focus on teaching. She said that she will get more of a chance to teach here.

Dr. Ellen Hoadley joins the MIS department. She previously taught at Indiana University where she also earned her Ph.D. Dr. Hoadley said of the difference between teaching at Loyola and the Post Office:

"Continued on p. 2"

S. H. K. is a courtesy of the Dean of Residential Students

Resident Life Changes More than Just their Name

by Tom Lardieri

This year — to some it may be the name of love — one banner is the new Resident Life's purpose: the Deans of Students. However, the new banner — Care, Protection and Place — comes from the Resident Life Center, Home Center, and Academic Student Development Center.

Resident Life, formerly Residential Life, is changing in order to better serve students as well as residents. H. K. H. K. is happy that there has been more interaction between students and staff in the past and this interaction would rather be continued in the future.

Another change in Student Life is the new Associate Dean, Russell Braden. Braden previously held the Assistant Dean of Undergraduate Life at University of Delaware. Braden said he has now joined a more extensive residential team at Loyola and is excited about

the changes — the school both physically, and organizationally. His future plans include a more recreational focus, increased social interaction between faculty, staff and students, and a general emphasis on the quality of student life.

Bradley also mentioned his reliance on the RAC (Resident Affairs Council) and encouraged students to participate in the activities of the RAC. Bradley spoke of the "Lunch Program." Even two weeks ago, Bradley was randomly chosen a few names from the RAC roster and treated them to lunch. Bradley stressed that this is a new concept — to have three or four people who will reach out and help all the students.

During the Assistant Head of Student Life, Lee Ann Hickey, as power in Loyola, Hickey, as the resident life culture developed under Susan Hickey's watch, is more beneficial to both the students and the dorms. Braden and Hickey all had one common request, that was the statement that as the student offices are open for questions and comments from the campus body.

Another part of the computing network, the graphics lab, which contains four graphics terminals, is located



The multimedia has moved its writing operations to Wynnwood

on the fourth floor of Knott Hall, moving from the fourth floor of Donnelly Science Center.

June Tamm-Greenwood directed the relocation of the computer writers. "It took us a year to have the computer in one place, and it moved to the Garden Apartments in Charlottes."

The math and the physics department have been moved to the new space in Knott Hall.

The physics department moved from the 1st and 2nd floors of Donnelly Science Center to the 4th floor of Knott Hall.

The computer writers are now in the first floor of Maryland Hall, in the former Room 101. Knott Hall.

With the physics department and the computer lab in the first floor of Maryland Hall, the former Room 101, Knott Hall.

With the physics department and the computer lab in the first floor of Maryland Hall, according to Bill Gresham, supervisor of Central Duplication and the Post Office.

"Continued on p. 2"

LIFESTYLES

When Mom and Dad Come to Visit

By Victoria Farnolds
Lifestyles Staff Writer

"More of other words, however, were exchanged than in Paul's frequent, now frequent, no longer

in the passage — well as the — the group recognition was to make it and by the current — and we're a tradition. We waste the water in a home water and yes, there is often been for us to change the "new life" — what there are lots of places to see and do where parents come here around at the September 13.

Paul's — I am not a permanent resident (23rd), the Andrew W. — hope for me — II. There is also a Loyola Room —



Music for the Masses

By Matt D'Onofrio
Lifestyles Staff Writer

BRITNEY FOX — BRITNEY FOX
(RCA, Atlantic Records)

Like or not, there is no question that Philadelphia's Britney Fox is a real hit in the city. Her brand of rock music has made it very hard to hear with the exception of the occasional takes on her hard rock peers that are what American rock stars — lead person, go-home party — like. The most recent "I Believe" has been played a lot on radio. But (and that's what's important) Britney Fox has been around for the past year and in early 1983 independently released a cassette entitled "In America" which sold out almost immediately just months after its release around the Philadelphia-Bethlehem area. It is also worth to note that even though the band's debut album, "British Fox," has already been released in such places as New York City and Atlanta, the album is still being sold at the store.

include "In America," "Fun In Texas" and a smokin' cover of Slade's classic tune "Godiva's Jane." Also included on the album is a rock ballad "Save The Weak." While the band is not the most musically unique, they without a doubt know how to rock and it's only a matter of time until they hit the multi-platinum plateau. Highly recommended (****).

STRYPER — IN GOD WE TRUST
(Epic Records)

Hallelujah brothers and sisters, rock and roll's "Third Squad" has returned with the follow-up to their enormously successful 1982 release "To Hell With The Devil." For the most part, this time out we find the band exploring new artistic avenues and moods. This does not mean that they lost their trademark guitar blistfulness or "Stryper" harmonies which propelled them into the spotlight four years ago; rather, the approach has been altered. Songs such as "I Believe In You," "The World of You and I" and "Lonely" demonstrate this new approach. For those looking for the crunch of Stryper's previous releases, check out "The Wranglers on the Wall" and "The Return."



Smorgasbord

By Alice Kavanaugh

The best part about tailgating is that you can be as expensive as you want to be and you do not have to be the hostess. The hostess prep that goes into the tailgate is the hardest work.

Now, so you have decided to have a tailgate. First two things decide what you are having to eat and what you are having to drink.

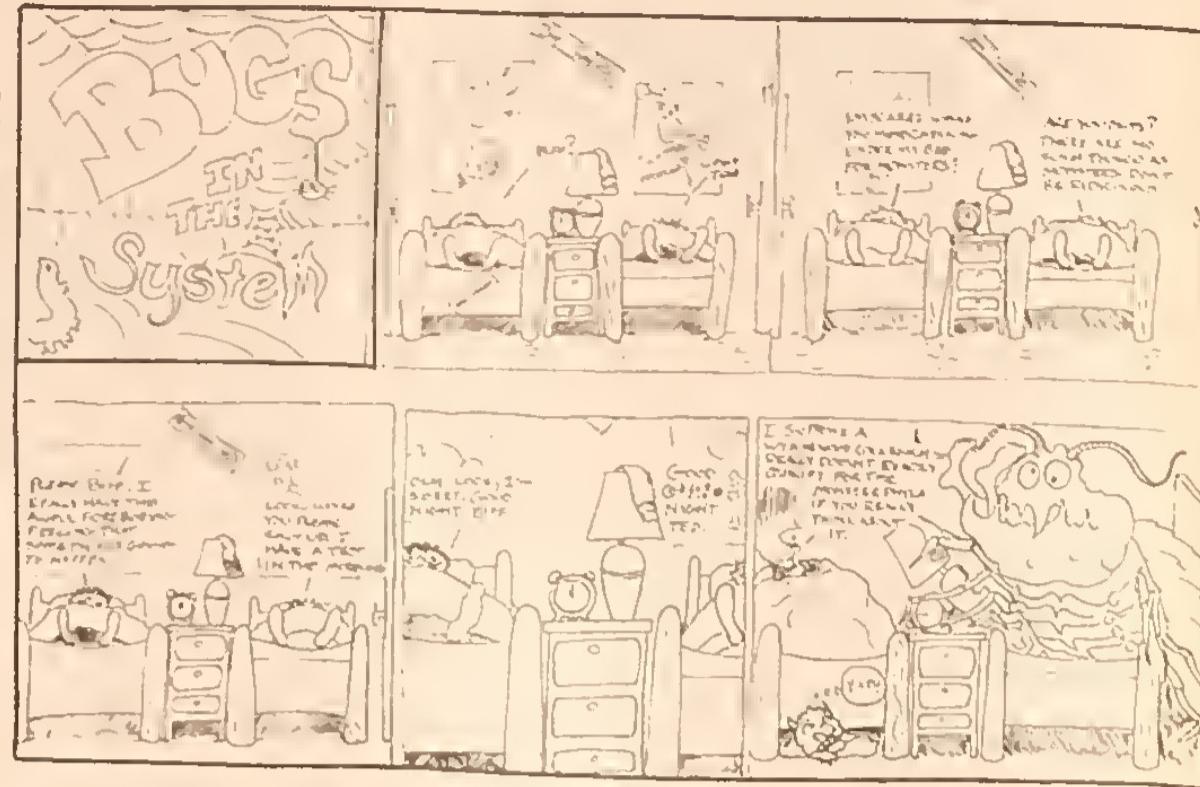
You can be very flexible in the parking lot of your choice. You can go to the mall, the football game, or the beach. If you do not have a sports car, go to the mall. If you are the type to look for more, go to a local restaurant or take a ride to the mall. Afterwards you could create your own sports event.

After you decide on location and guest list, go to them about the food and drink. Once deciding, you want to cook anything? If you don't want to cook anything, then a menu is decided on how much you have to spend. If you feel like you want to eat with other wedges

made by the foot. A moderate budget's menu could include cold cut platters of fried chicken prepared by your local food store. If you are really tight on money you can always buy sandwiches at your local deli. Any one of these menus could be accompanied by chips, cole slaw, potato salad or any other "finger" food to fill in the gaps.

Beverages are decided by how old you are, and once again the budget also comes into play. If you are considering of having a keg truck or so mobile, it might be more economical to purchase the beer by the case and keep it in a cooler. If you would rather have some non-alcoholic beverages in some sparkling juice, colada or fresh apple cider. Whatever you decide keep it cold and have plenty of it.

The tailgate party is a party that you really have fun with. They are easy to plan and they do not require much effort. In fact, that was one club meeting from the fall last Tuesday. Is the Loyola Tailgate Club in our future?



Caring is Volunteering

By Denise Blair
Lifestyles Staff Writer

Keswick Adult Day Care Center, a United Way-funded agency, has an ideal opportunity for college students to gain valuable interpersonal skills by volunteering with the elderly. Sharing a small portion of your time with these individuals makes a significant difference in their lives. The only qualification necessary for this work is tender loving care.

The center is conveniently located on 700 West 40th Street in Baltimore, not far from the Loyola campus. Open weekdays from 8:30 a.m. to 4:30 p.m., students can volunteer during their breaks between classes.

Aging can be a frightening, lonely, and frustrating reality that we all must confront. For some senior citizens, even a simple task like opening a jar of spaghetti sauce can be difficult. These elderly people sometimes face social isolation from peers, physical impairments, mental confusion, and severe depression. By visiting the elderly, students will help them overcome their loneliness and realize that someone cares.

Fortunately, these elderly who can not perform all the tasks of daily living, yet do not need round-the-clock care, can turn to Keswick Adult Day Care Center.

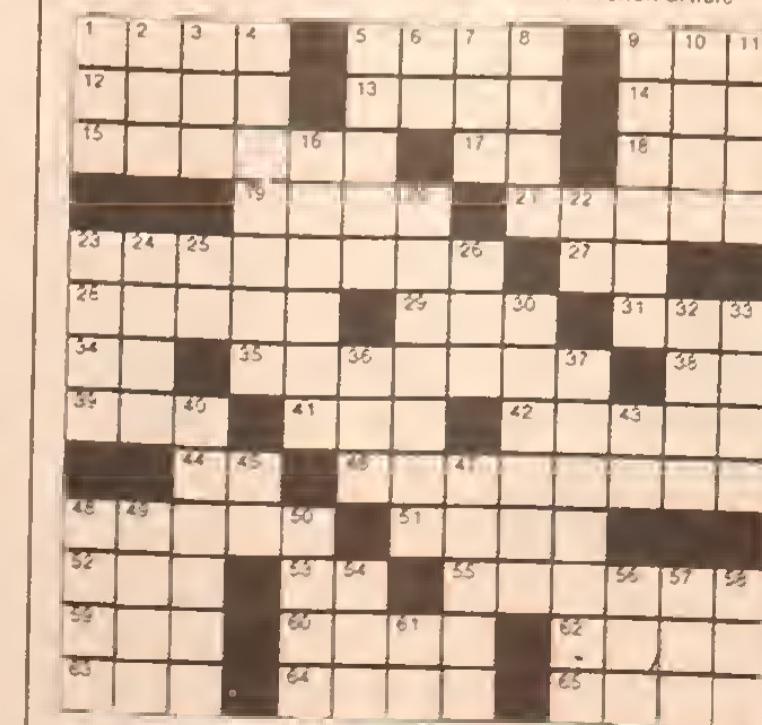
This center gives senior adults with health problems the opportunity to remain in the community while receiving the nursing and everyday care they require. Keswick's therapeutic program encourages the elderly and disabled to build new friendships, improve their physical and mental functioning, and increase their self-esteem by developing new skills and interests.

In order to continue to provide this quality care, Keswick needs your help. Some of the ways that you can share your



ACROSS		DOWN	
1 Strike	38 Paid notice	39 Spread for	drying
5 In addition	41 Latin for "God"	42 Growing out of	44 Babylonian
9 Label	46 Flags	48 Boundary	51 Stone
12 Filament	52 Artificial	53 Sun god	language
13 Juncture	55 Transfers	59 In music, high	60 Century plant
14 Sudsy brew	62 Great Lake	63 Female ruff	64 Golf poles
15 Over	64 Golf poles	65 Rage	2 100,000 rupees
17 Chinese distance measure	65 Rage	66 Venilate	3 Venilate
18 Wager	66 Venilate	4 Object	4 Object
19 Abound	67 The usual	5 Item of property	5 Item of property
21 Stories	68 French article	6 French article	6 French article
23 Give forewarning of	7 Sodium chloride	7 Sodium chloride	7 Sodium chloride
27 Symbol for tellurium	8 Leave out	8 Leave out	8 Leave out
28 Blouse	9 Writing pad	9 Writing pad	9 Writing pad
29 Crimson	10 Toward shelter	10 Toward shelter	10 Toward shelter
31 Couple	11 Obtains	11 Obtains	11 Obtains
34 Kind of type	12 Occupying a chair	12 Occupying a chair	12 Occupying a chair
35 Frights	20 More jovial	20 More jovial	20 More jovial
	22 Near	22 Near	22 Near
	23 Taunt	23 Taunt	23 Taunt
	24 Detest	24 Detest	24 Detest
	25 A slate: abbr.	25 A slate: abbr.	25 A slate: abbr.
	26 Prefix: new	26 Prefix: new	26 Prefix: new
	30 Soak thoroughly	30 Soak thoroughly	30 Soak thoroughly
	32 Unit of electrical measurement	32 Unit of electrical measurement	32 Unit of electrical measurement
	33 Poems	33 Poems	33 Poems
	36 Corded cloth	36 Corded cloth	36 Corded cloth
	37 More serpentine	37 More serpentine	37 More serpentine
	40 Lower in rank	40 Lower in rank	40 Lower in rank
	43 Article	43 Article	43 Article
	45 Three-toed sloth	45 Three-toed sloth	45 Three-toed sloth
	47 Part of face: pl.	47 Part of face: pl.	47 Part of face: pl.
	48 Falsifier	48 Falsifier	48 Falsifier
	49 Unemployed	49 Unemployed	49 Unemployed
	50 Snare	50 Snare	50 Snare
	54 Former boxing champ	54 Former boxing champ	54 Former boxing champ
	55 Monk's little metal	55 Monk's little metal	55 Monk's little metal
	56 Deposit	56 Deposit	56 Deposit
	61 Preposition	61 Preposition	61 Preposition

The Weekly Crossword Puzzle



LIFESTYLES

Serf

"It's his words, his rules, his column. He is the spokesman of 69 Buna Drive. He is the Serf."

Nick

Thank you, thank you and special thank you to all you real blonde blondes out there. Not meaning to steal a line from comedian Dennis Miller, but WELCOME TO LIFE IN HEPS JACUZZI — AKA college social life.

NOW FOR THE RULES: Please hold your applause till the very end. First no one under 21 may purchase or consume alcohol. Second, no open containers. Third and last, absolutely no drinking in public areas. Okay, so much for those RULES, eh? But seriously, who is responsible for forbidding freshmen from McAuley? Now to tell a bewildered, pimple-faced freshman not to go somewhere was seen as an open invitation to Mardi Gras Lovelab style. "Gee, if we're not allowed over there, it must be a great place." Yet the wonders of freshman reasoning simply staggers the administrative mind. So just how many freshmen visited McAuley that first Sunday night back?

MCNAULY LIES: The Serf would like to personally thank Beth Cummins for personally ruining McAuley resident's image by claiming in the student handbook "we take our academics and our social life serious. Well at least part of that is true." AHHH... horse-pucky Beth! We of McAuley don't take anything seriously! Especially the student handbook.

SALAD OUNCE: The Serf has been besieged with requests to comment on the new Grand Marketplace set-up. Unfortunately the Serf is not blessed enough to be on the exquisite meal plan (unless some sympathetic underclass girl would like to contribute to a lost cause?) But through the miracle of his nominate, he did get a sneak preview. My how the cafe has changed in four years, surprisingly most of it for the good. But hey, don't you think changing salad by the owner is a tad bit ridiculous? The Serf was almost compelled to aid his roommate by smuggling croissants out in his pocket.

CABLE G.P.A.: Over a year late, but ya all know the old saying so the Serf will skip it. Cable is here Loyola and so make way for the couch potatoes. Perhaps a senior said it best, "Oh well, so much for my grade point average."

Well, we have come to the point the Serf has been eagerly awaiting all summer, Nick's Two Sense. How this guru of cowdung has managed to spew out words of wisdom and stupidity for three years is beyond the Serf's brewed brain. But unbelievably he is back and will attempt to continue to make us wonder... "What the?" Nick Your Two Sense'

SALL BALL BEARINGS

Whoa. Talk about a man who needs commitment. Thanks Nick.

No column would be complete without the Bottom Five. Yes the Bottom Five, an editor's worst nightmare and responsible for most of the Serf's firings and censoring. So we'll give it another try. Here it goes:

BOTTOM FIVE: THINGS NOT TO DO WHILE INEBRIATED

- 1 Answer Mother Nature's call on the property of high-ranking administrators
- 2 Pick up 12 milk crates in front of Andy White security cameras.
- 3 Place VISA card down on the bar
- 4 Give up your shoes to a Rugby player.
- 5 Tell member of the opposite sex your real name and "I love you!"

Trust the Serf, you'll live to regret all of the above so don't do it.

In closing, the Serf would like to welcome everybody back home and please remember you are here for an education, but not the one you get in the classroom. Here's yacking at ya til next week..... Cheers!

The Serf

The above is strictly the opinion of the Serf and in no way represents the opinions or ideas of The Greyhound, cause God knows, he wouldn't want to. Later.



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SUBWAY

SUBWAY

SUBWAY

SUB

Ask Frankie

Dear Frankie,

My problem is, well, I'm not quite sure what my problem is. You see, I fall asleep in every class. It's not that I'm disinterested, I can find something of interest in almost every topic. It's not that I'm a poor student, I've always had an average 3.0 or better. It's not that I don't get enough sleep, I get between six and eight hours every night! But my class notes are beginning to look like surrealistic hieroglyphics! And I suppose that's just what they are — surrealistic, for I find myself jotting about the Sexual Revolution rather than Darwin's evolution as I drift in and out of consciousness. Is there Sominex in my cereal?

Sleepy Sophomore

Dear Sleepy (or should I say Dopey).

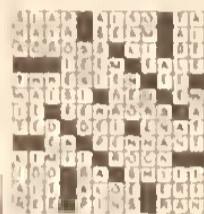
I highly doubt that Sominex has become an ingredient of Fruit Loops. It is however possible that someone is trying to sedate you. Maybe a roommate is jealous of your 3.0. Here are your choices of how to stay alert in classes, that's where the trouble lies.

Choice #1: You could become a nonconformist and start popping Vitamin No Dope, but considering that you're not on any substance at present and that you are confusing the Sexual Revolution with Darwin's evolution, I would suggest that you begin drinking heavy amounts of coffee. At least, say, seven cups before each class. You may spend most of class time in the bathroom, but your "hieroglyphics" will be legible.

Choice #2: If you'd prefer to spend more than ten minutes in each class (and less than 40 minutes in the bathroom), try sitting in the most uncomfortable position possible. I find that resting your feet upon your desk and slumping in your seat can often send much pain throughout your spine and lower back and can cause your legs to fall asleep. Don't worry yourself about sweating and yawning in class, if you go this route... you may be disturbing those around you, but you'll surely be wide eyed.

Choice #3: Now, Dopey, think about this — if your classes are truly interesting, and you're getting between six and eight hours of sleep a night, yet you're fatigued in class, obviously you've got to change your habits and face up to reality. Attempt resting for more like 12 hours a night. Granted, you won't complete your homework, but you'll become a superior note-taker. And just imagine how interesting your classes will be then. You might just remember them!

—Rebecca Schaefer '84



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THURSDAY - Night Bikini Contest 75¢ Drafts

\$300.00 Prize Money

FRIDAY - Batman is Coming Oct. 7 Drafts 95¢

Free Buffet Happy Hour

SATURDAY - College Football

Steamed Shrimp Special

BUSINESS

Loyola Rolls Over \$800,000

by Stacey Donovan
Business Editor
and
Jennifer Donnelly
Assistant Business Editor

Loyola rolled over approximately \$800,000 for fiscal year 1988 by investing in short-term investments. These profits are used to "augment student tuition," according to Sr. Monica Yeager, controller of the college. This amount, in other terms, is almost equivalent to 104 undergraduate tuition, she explained.

Yeager added that the money goes directly toward aid to the students. That is profits are used for current operating expenses, including the endowment fund, academic programs and student activities.

"Loyola, as other institutions of higher education," Yeager continued, "invest its own money as a means of checking in on its financials." These investments ensure that Loyola can cover any unanticipated annual expenses. "We need to know that the money is going to be here," explained Yeager.

Loyola invests primarily in fixed-income ventures. "Predominant among these are Certificates of Deposit (CD's) and Repurchase Agreements (Rep's)." Yeager said. Other commercial paper instruments include T Bills and Money Market Accounts. Yeager emphasized that, "The college does not trade on the stock market."

According to Yeager, "At least ten different types of investments with several

basis" were made in 1988. Investments are made dependent on various rates.

"In terms of having actual dollar rate, 1988 was the institution's best financial year in the last four," she explained. However, "percentage wise, 1987 was more profitable." Loyola netted \$750,000 in that year. This occurrence is due to fluctuations in the value of dollar.

"Fiscal year 1987 was a terrible year," continued Yeager. The college turned over only \$440,000. In previous years Loyola earned \$460,000 and \$300,000 in 1985 and 1986 respectively.

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Sr. Monica Yeager, Controller of Loyola College.

Kresge Awards Grant To College

by Stacey Donovan
Business Editor

Loyola College was recently awarded a \$350,000 challenge grant from the Kresge Foundation. The money is being put toward the construction of a new Center for Academic Computing and Mathematics Sciences.

The purpose of the challenge grant is to encourage other major support for the \$7 million classroom and laboratory building now nearing completion in Knott Hall. College officials admit, however, "Loyola must raise an additional \$1.7 million by June of 1989 in order to receive the challenge grant."

"This is the largest grant the college has ever received from a major national foundation," according to the Public Relations Office.

The 45,000 square foot building at the College's Charles Street entrance will house the academic computing center, the mathematical sciences and physics departments, in addition to offices, classrooms, laboratories and lecture halls. It is Loyola's first new classroom building since the Donnelly Science

Center was completed in 1978, according to Mark Kelly, Director of Public Relations.

"We're naturally very pleased that the Kresge Foundation grant will at least partially support construction of this much needed classroom and laboratory building," said Loyola President Reverend Joseph A. Sellinger. He added that, "We're also counting on our friends to help us fund the project completely."

In addition to the Kresge grant, the college already has raised nearly \$5 million toward the project.

The Foundation awards grants to support projects involving construction or renovation of facilities and the purchase of major capital equipment or real estate. Most grant recipients have already raised funds toward their respective projects before seeking support, according to the Foundation. Grants are then made on a challenge basis and the institutions are required to raise the remaining funds to ensure the project's completion.

The Kresge Foundation is an independent, private foundation created by the personal gifts of Sebastian S. Kresge. It is not affiliated with any corporation or foundation.

OCCUPATIONS WITH THE LARGEST PROJECTED EMPLOYMENT GROWTH IN MARYLAND FROM 1980-1990 [INCLUDES ALL OCCUPATIONS PROJECTED TO GROW BY 2,000 OR MORE WORKERS]

Occupation	Projected Employment Growth	Rate of Growth
1. Secretaries	19,089	37%
2. Sales Clerks	14,715	23
3. Food Preparation & Service Workers	14,546	57
4. Janitors, Porters, Cleaners	11,773	20
5. Cashiers	8,752	29
6. Systems Analysts	8,729	85
7. General Office Clerks	8,630	18
8. Sales Representatives, Non-Technical	8,010	30
9. Waiter/Waitress	7,336	29
10. Nurse, Professional	7,083	30
11. Truck Drivers	6,855	24
12. Nurse Aide/Orderly	6,386	30
13. Electrical Engineers	6,285	55
14. Accountant/Auditors	5,887	50
15. Guards/Doorkeepers	5,709	42
16. Electrical/Electronic Technicians	5,290	52
17. Helper, Trades	5,166	35
18. Programmers	5,148	70
19. Carpenter	4,858	28
20. Manager, Store	4,840	27
21. Gardeners, Groundkeepers	4,769	37
22. Bookkeepers, Hand	4,616	31
23. Typists	4,543	19
24. Computer Operators	4,383	88
25. Delivery and Postal Workers	4,290	29

Accounting Firm to Recruit

by Kerri Donovan
Business Staff Writer

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Director of Recruiting for Touche Ross to speak September 20, 7:30 p.m. at McGuire Hall.

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VIEWPOINT

Guest Column

by Mark Lindenmeyer
Director of Financial Aid



HIGH DEFAULT RATES COULD ENDANGER FUTURE GUARANTEED STUDENT LOANS

Student loan defaulters are jeopardizing the future of the federally subsidized Guaranteed Student Loan Program. According to Department of Education figures, approximately 500 postsecondary institutions have default rates above 50 percent.

A recent study by the National Association of Credit Union Administrators found that more than 400 institutions have default rates above 60 percent. The Department of Education estimates that 1.6 billion — or 47 percent of the Guaranteed Student Loan budget — is dedicated to default payments.

Due to the immensity and severity of these defaults, increased attention has been focused on the issue of default, which in turn has prompted many policymakers to call for immediate action to address the problem.

In a press conference on November 1, 1987, Secretary of Education William Bennett announced a new policy to crack down on student loan defaults, stating that it was "unacceptable time." Proposed to alter the situation would place much of the responsibility on individual institutions by barring those institutions with GSL default rates greater than 20 percent from participation in all federal student aid programs.

Bennett released a report listing the fiscal year 1983 default rates of 7,295 institutions participating in the GSL program. The default figures were calculated as the percentage of students entering repayment in fiscal year 1983 who had defaulted by the end of fiscal year 1986.

The report showed that some 500 institutions had default rates of over 50 percent for that period. The default rate listed in this report for Loyola College was 5.4, well below the national average of 13.1 percent.

While recognizing that postsecondary institutions are not the primary borrowers, or collectors of GSLS, the Secretary did note that "institutions bear a responsibility... a responsibility Congress recognized in the Higher Education Act Amendments of 1980" in trying to reduce GSL defaults. To this end, the Secretary listed the following five specific actions institutions can take to reduce default rates:

- Provide better loan counseling which would heighten student's awareness of the responsibilities to repay their loans and the level of debt they are incurring.
- Implement less punitive tuition refund policies which would permit dropouts to repay a greater portion of their loans immediately.

- Improve admissions practices so that students will clearly be able to benefit from the school's program and would thus be more likely to graduate and find subsequent employment.
- Withdraw release of academic transcripts for loan defaulters.

- Improve communications with other schools, lenders, and guarantor agencies so that defaulters are not awarded additional aid, lenders are promptly notified when a student leaves school, etc.

Under these problems are addressed at both the federal and state levels through the increased availability of grant assistance, the Guaranteed Student Loan Program default rate will continue to increase.

Maryland research as well as research at national and state levels indicate a strong correlation between defaulting and low student family income.

In Maryland, the average family income of defaulters is \$10,732 as compared to \$36,227 for non-defaulters. While average family incomes of borrowers among higher education segments varies significantly, there is little difference in numbers of defaulters by segment.

Institutions have a limited ability to reduce their default rate.

Maryland data indicates that institutions with high default rates have borrowers with low average family incomes, while institutions with low default rates have borrowers with high average family incomes.

Unless these problems are addressed at both the federal and state levels through the increased availability of grant assistance, the Guaranteed Student Loan Program default rate will continue to increase.

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